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Docket No. 3892-4000

H/C
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Ranzini et al.

Group Art Unit: 2161

Serial No.: 09/501,874

Examiner: P. Elisca

Filed: February 10, 2000

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

AMENDMENT

Commissioner for Patents
Washington, D.C. 20231

Sir:

Responsive to the Office Action mailed April 9th, 2002, Applicants respectfully request reconsideration in view of the following amendments and remarks. A petition and fee for a one month extension of time, along with the associated fee, is enclosed herewith. No additional fees are believed due in connection with this Amendment, however in the event any additional fees are necessitated by this Amendment the Commissioner is hereby authorized to charge our deposit account no. 13-4500, order no. 3892-4000.

IN THE CLAIMS

Please cancel claim 188 without prejudice.

Please amend claims 1, 19, 55, 73, and 109-111, and add new claim 189 as follows: